

**SYSTEM AND METHOD FOR IMPLEMENTING AN IMAGE-BASED DOCUMENT  
HANDLING AND DELIVERY SYSTEM**

**FIELD OF THE INVENTION**

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This invention relates to document handling and delivery systems and, more specifically, to a system and method for implementing an image-based document handling and delivery system.

10 **BACKGROUND OF THE INVENTION**

Businesses typically use traditional paper-based document handling and delivery systems. The most common traditional paper-based document delivery systems are government and private mail delivery services.

Many businesses would benefit from a true "image-based" document handling and  
15 delivery system in which, a paper document is converted to an electronic image and, once a document is converted to an image (e.g., converted to an image file with a scanner or similar equipment), the document can be transmitted and manipulated electronically in image form without having to convert the document back to paper. However, many businesses are reluctant to convert to an image-based document handling and delivery system because of the  
20 complexities involved. For many businesses, their entire infrastructures and methodologies for handling documents from customers are based on paper-based systems, and it is often not clear how those methodologies and infrastructures would need to change to implement image-based systems. Thus, many businesses have a need for information and guidance to assist

them in converting their paper-based infrastructures and methodologies connected with their document handling and delivery systems to image-based systems.

### **SUMMARY OF THE INVENTION**

5           In view of the above problems in the art, the present invention provides a system and method for implementing an image-based document handling and delivery system. The system and method of the present invention provides a business entity with information and guidance required to convert its current paper-based document handling and delivery system to an image-based system.

10           An image-based document handling and delivery system (Imaging System) offers many advantages over traditional paper-based document handling and delivery systems, including: (1) improved business cycle time because time-consuming traditional mail/courier services are no longer used or are used less frequently; (2) reduced mail/courier costs; (3) fewer resources needed to open/sort/deliver mail internally; and (4) fewer lost files.

15           Additional objects and advantages of the invention will be set forth in part in the description which follows, and in part will be obvious from the description, or may be learned by practice of the invention. The objects and advantages of the invention, may be realized and attained by means of the instrumentalities and combinations particularly pointed out in the appended claims.

20           To achieve the objects and in accordance with the purpose of the invention, as embodied and broadly described herein, the present invention relates to a system for implementing an image-based document handling and delivery system. The system uses a

planning component, an execution component, and a control component. The planning component gathers information about an infrastructure, a current document handling and delivery system and a methodology used by an entity. The implementation component provides the entity with a plurality of process maps that provide a plurality of step-by-step  
5 instructions for executing the image-based document handling and delivery system (the “Imaging System”). The control component provides the entity with a plurality of contingency guidelines and procedures for monitoring and maintaining performance of the executed image-based document handling and delivery system.

In a preferred embodiment, the planning component includes a list of frequently asked  
10 questions (FAQs) that provides the entity with an answer to each one of various common questions about the Imaging System, and a survey for the entity to complete that provides information about the entity’s current paper-based document handling and delivery system and methodology in order to assist in efficiently executing a conversion from the paper-based document handling and delivery system to the Imaging System.

15 The execution component preferably includes the process maps for the entity to follow to execute the Imaging System, as well as a plurality of process maps that detail how each type of imaged document will be handled when it arrives at a destination. The execution component also preferably provides information on a plurality of paper document formats with which the Imaging System is designed to work.

20 The control component preferably includes contingency guidelines and procedures for handling a plurality of types of errors and situations that may be encountered during the

regular course of business while using the Imaging System, as well as a reporting component that reports on a plurality of performance factors of the Imaging System.

The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate the embodiments of the invention and, together with the description,  
5 serve to explain the principles of the invention.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

The preferred embodiments of this invention will be described in detail, with reference to the following figures, wherein:

10 Fig. 1 is a block diagram of a system for implementing an image-based document handling and delivery system, in accordance with the present invention;

Fig. 2 is a block diagram of a preferred planning component, in accordance with the present invention;

15 Figs. 3A-3E show a preferred survey used by the planning component and designed for an insurance industry entity, in accordance with the present invention;

Fig. 4 is a block diagram of a preferred implementation component, in accordance with the present invention;

Figs. 5A and 5B are sample process maps used by the implementation component and designed for an insurance industry entity, in accordance with the present invention;

20 Figs. 6A-6D show a table of document types used by the implementation component and designed for an insurance industry entity, in accordance with the present invention;

Fig. 7 is a block diagram of a preferred control component, in accordance with the present invention;

Fig. 8 is a block diagram of preferred contingency guidelines, in accordance with the present invention;

5 Figs. 9A-9D show a table of error resolution guidelines used by the control component and designed for an insurance industry entity, in accordance with the present invention;

Figs. 10A-10I show a failure modes effects analysis table used by the control component and designed for an insurance industry entity, in accordance with the present invention;

10 Fig. 11 is a flowchart of steps performed in a preferred method of implementing an image-based document handling and delivery system, in accordance with the present invention; and

Fig. 12 is flowchart of steps performed in a preferred method of implementing the step of providing performance reports to the entity in Fig. 11.

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#### **DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS**

An image-based document handling and delivery system can be particularly advantageous to an entity that has to process and send many different types of documents. For example, the insurance industry is one industry for which an image-based document  
20 handling and delivery system is particularly suited. Thus, the present invention will be described in the context of an insurance broker or agent that wishes to send image-based documentation to an insurance provider. However, it should be appreciated that the present

invention is applicable to any entity which would like to implement an image-based document handling and delivery system.

In the insurance industry, information about an insured party is typically collected by having the insured party fill out a plurality of standardized paper forms. In many instances, the insured party must also provide supporting paper documentation, e.g., an Attending Physician's Statement (APS) to support a claim under a health insurance policy for reimbursement of medical expenses paid by the insured party to the attending physician. For entities in the insurance industry, an image-based document handling and delivery system can reduce the time it takes to process an insurance application or claim, can reduce a number of lost documents, and can reduce the insurance provider's processing costs.

Figure 1 is a block diagram of a system 100 for implementing an image-based document handling and delivery system (the "Imaging System"), in accordance with a preferred embodiment of the present invention. The system 100 comprises a planning component 110, an implementation component 120, and a control component 130. The planning component 110 gathers information about an entity's infrastructure and its current paper-based document handling and delivery system and methodology. The planning component 110 also preferably provides the entity with information about the Imaging System.

The implementation component 120 provides the entity with a plurality of process maps that provide a plurality of step-by-step instructions for executing the Imaging System. In addition, the implementation component 120 can optionally provide a plurality of process maps that detail how imaged documents will be handled when they arrive at a destination.

The implementation component 120 also preferably provides the entity with a plurality of process maps that outline the entity's current document handling and delivery system, so that the entity can compare its current paper-based document handling and delivery system to the Imaging System.

5 The control component 130 provides the entity with a plurality of guidelines and procedures for monitoring and maintaining performance of the executed Imaging System.

As shown in Figure 2, the planning component 110 preferably comprises a list of frequently asked questions (FAQs) 112 and a survey (questionnaire) 114 for the entity to complete. The FAQs 112 provide the entity with an answer to each one of a plurality of  
10 common questions that business entities have concerning a conversion from a paper-based document handling and delivery system to an Imaging System. Sample FAQs for an insurance industry entity are shown below:

15

***Q I don't currently have an image system in my office but want to take advantage of this process. How can I get started ?***

20

***A*** There are many ways to implement image processing in your office, from having a total imaging system in your facility to using imaging services from a provider. We can supply names of various imaging vendors that we work with, or you can conduct your own search. We will also send you our Imaging Solutions Guide. This  
25 guide provides an overview of what it takes to use an imaging system for transmitting documents to us. In addition, one of our Team Leaders will help you complete our client survey to evaluate your

existing document handling and delivery systems and processes and technology and gain an understanding of your expectations.

5                   ***Q If I implement an imaging system for your imaging process, can I use the imaging system for transmitting imaged documents to other insurance carriers?***

10                   **A** The process is designed to be image system independent; that is, we accept transmitted images from various imaging systems that can provide the format we need. This means that the imaging system you have installed at your site can be used for internal purposes as well as for other insurance carriers.

15                   ***Q Will I have to purchase new equipment to take advantage of this new process?***

20                   **A** If you don't currently have an image system, you will need equipment to allow for scanning and storing of paper documents and files, and communications equipment for transmitting the imaged documents to us. You may also be required to update your existing workstations, depending on your vendor's technical requirements.

25                   ***Q I have an existing imaging system implemented in my office. Can I just use what I have, or will I have to purchase new equipment?***

30                   **A** Our imaging solution is designed to work with many different imaging systems, and we would be happy to analyze your current system for compatibility. You may have to purchase additional equipment in order to transmit the imaged documents to us if you don't already have this capability.

35                   ***Q Can I use my existing document types, indexing schemes, and scanning procedures?***

40                   **A** The Imaging Solutions Guide provides information on NAILBA standards for imaged document types. We will be happy to meet with you to review how other clients have implemented an imaging solution.

45                   ***Q OK, give me the facts. Is this imaging process really better than simply mailing in the paper-based documents? Why do I want to do this?***



5           A Both the insurance carrier and the client can benefit from  
the reductions in costs and cycle times provided by imaging systems.  
An imaging solution can immediately reduce processing cycle time by  
the 1 1/2 days or more normally required for mailing paper documents.  
10           This is coupled with a total reduction in misplaced or lost files after  
they reach the insurance carrier, and a decrease in shipping costs.  
Plus, with imaging, we can provide automatic receipts and our case  
managers have up-to-the minute status on new cases. We have  
testimonials from clients who have implemented an imaging solution  
and can make these available to you upon request.

***Q What services do you offer for setting up an  
imaging system?***

15           A We will assign a dedicated Team of IT and Business  
resources to assist you through implementation and execution of an  
imaging system.

***Q Will you train my staff?***

20           A Members of your staff will be invited to participate as  
Team members, and will become familiar with the image process.  
You have the option of having the insurance carrier and imaging  
vendor train your staff or you may choose to have team members from  
your office train your staff.

25           ***Q How do I transmit the imaged documents to you?***

30           A Currently, our clients are transmitting imaged documents  
to us via dedicated communication lines. A number of these are using  
VPN's (virtual private networks) that are associated with the imaging  
system vendor.

***Q What will this cost me?***

35           A There may be costs associated with purchasing and  
setting up imaging system equipment, as well as any costs paid to the  
imaging vendor. However, the benefits of reduced mail expenses and  
cycle time far outweigh the costs.

***Q How long will it take to implement and execute an  
imaging system for me?***

40           A Depending on the imaging vendor and the imaging  
equipment needed, it can take anywhere from 30 to 120 days.

***Q What resources are needed at my end to set this imaging system and process up?***

***A*** We have found through experience that it is best if you have a dedicated person assigned to the project team. This person will be involved in all team meetings, and will become your in-house expert. We will assign a Project Leader who will lead the team through the implementation process and will keep you informed on the progress of the implementation.

***Q Exactly what documents do you need for me to scan and transmit to you?***

***A*** This question will be answered during a period where we evaluate your requirements prior to starting the imaging system implementation.

***Q Will this imaging system also be capable of handling documents other than applications, such as address changes, beneficiary changes, and other insurance policy service transactions documents?***

***A*** During the requirements evaluation period, the team will obtain an understanding of the scope of the implementation project. If the goal is to transmit all of your documents in imaged format, the implementation will include document types for all insurance policy service transaction documents.

***Q If I'm scanning and transmitting application documents to you, what do I do with the originals of the scanned, transmitted documents?***

***A*** Our goal is to eliminate the need to receive original documents on a daily basis. Guidelines for handling original documents are included in our Imaging Solutions Guide.

***Q Will I be required to sign a contract for this arrangement?***

***A*** You will enter into a separate contract with the imaging vendor and with us.

***Q What happens when problems with my imaging system occur? Do you simply fix them, or do we have to start over?***

A The Project Team has experience in dealing with imaging and related projects and will be available to assist when problems occur. In addition, documents that outline a number of risk factors and potential solutions are found in the Imaging Solutions Guide.

5  
*Q The imaging system you propose is not compatible with those imaging systems used by our other insurance carriers. Since we don't want two imaging systems, what can you do?*

10  
A We are primarily interested in receiving the imaged documents and accompanying data in a format required by our imaging systems here. We can analyze the format your imaging system is capable of transmitting and check for compatibility. Custom programming may be necessary in order for us to receive your imaged documents in the most efficient manner.

15  
*Q How much will use of an imaging system speed up the insurance application approval process?*

20  
A Cycle time will be improved by a minimum of 3 to 5 days, and, as teams become more familiar with the imaging process, cycle time may improve by up to 10 days.

*Q What type of scanner do I need?*

25  
A Scanning equipment must be compatible with the imaging system you have or are installing. The type of scanning equipment recommended will also be dictated by your anticipated use of the imaging system and volumes of documents involved.

*Q How fast should my scanner be?*

30  
A This will depend on the volume of insurance applications and paper files you expect to scan. Your imaging system vendor should be able to offer specific recommendations based on your business plans, processes, and forecasts.

35  
*Q What is this I'm hearing about a duplex scanner?*

40  
A Scanning equipment is available in both simplex (one document side scanned) and duplex (both document sides scanned) models. For high scanning volumes that process a large percentage of forms printed on both sides of the paper, duplex scanners may be a worthwhile investment.

***Q Is my transmitted imaged data secure?***

5           **A** We use a private network to transmit imaged data between the imaging vendor and our production center. We cannot guarantee data security between the customer and the imaging vendor/intermediary.

10           **Q If I use an imaging system for all insurance carriers, how can I be sure that the right imaged documents get to the right insurance carrier?**

15           **A** Your imaging system will probably need custom software in order to transmit imaged documents to multiple insurance carriers. Your imaging system vendor should be able to help you with this issue. In addition, effective quality controls, and exception processing is necessary with all insurance carriers to help ensure the imaged documents get to the appropriate parties.

20           **Q Can I use the imaging system for documents that are not sent to an insurance carrier?**

25           **A** This depends on the individual implementation of the imaging system at your business, and how you have configured the imaging system to handle different documents.

30           **Q What types of problems have been experienced with this imaging process?**

35           **A** We follow rigorous project management principles when implementing a new imaging process. While each imaging process may be slightly different, the learnings from past projects are known and shared to mitigate any anticipated problems.

**Q I have multiple offices across the country. What options do I have?**

**A** The preferred method would be to have a central imaging processing center to ensure consistency. However, we can accommodate multiple imaging processing centers depending on customer preference and cost.

**Q What do I do with CWA and checks?**



An example survey 114 for an insurance industry entity is shown in Figures 3A-3E. The survey 114 preferably includes a plurality of questions dealing with a plurality of operational issues, including, for example, types of documents to be imaged, number of facilities for the entity, a contact person for the entity, an anticipated volume of documents to be imaged and other similar issues (Figs. 3A and 3B), a plurality of questions dealing with a plurality of technical issues, including, for example, a description of hardware currently used by the entity, a type of network currently used by the entity, a format to be used to transmit imaged documents, and other similar issues (Figs. 3C and 3D), and a contact list (Fig. 3E).

As shown in Figure 4, the implementation component 120 preferably comprises a plurality of process maps 122 and a plurality of document formats 124. The process maps 122 provide the entity with a plurality of detailed step-by-step instructions for executing a plurality of various processes related to the Imaging System. Some of the process maps 122 provided to the entity are preferably process maps of the entity's current paper-based document handling and delivery system, so that the entity can compare its current document handling and delivery system to the new Imaging System. In addition, some of the process maps 122 may detail how the imaged documents will be handled when they arrive at their destination following transmission of the imaged document to another entity, such as, for example, an insurance provider if the entity is an insurance broker or agent.

Figures 5A and 5B show sample process maps for the processing of a new insurance application by an insurance broker (the entity in this example). The process map shown in Fig. 5A illustrates the steps conducted by the insurance broker when processing new

insurance applications prior to implementing the Imaging System. In this example, the insurance broker's current document handling and delivery system supports some imaging, but some insurance applications are still delivered to the insurance provider via traditional mail delivery services.

5           As shown in Fig. 5A, the insurance broker's process for the handling and delivering of new insurance applications to the insurance provider, prior to implementing the Imaging System, involves the use of a mail and copy room 200, a sort team 210, a sales team 220, a licensing team 230, a branch team 240, and an image team 250.

10           A plurality of new insurance applications and other new mail are first received by the mail and copy room 200 and subsequently sent to the sort team 210. As step S212 indicates, the sort team 210 members are assigned by rotation. At step S214, the new mail is sorted into individual team member bins in accordance with work assignments. At step S216, the sort team 210 notifies the sales team 220 that the new mail is ready for pickup. In the present example, this notification is done via e-mail.

15           At step S222, the sales teams 220 segregate the new applications from the other mail. At step S224, the sales teams 220 determine if any licensing documents are attached to any of the new applications. If licensing documents are attached to the new application, the new application (together with the licensing documents) is routed directly to the licensing team 230 at step S226. Otherwise, if licensing documents are not attached to the new application,  
20           the new application is routed to the branch team 240 at step S227.

At step S232, the licensing team 230 processes the licensing documents included with the new application and returns the new application and the related licensing documents to the sales teams 220, which then routes the new application and other related documents to the branch team 240 at step S227.

5           At step S242, the branch team enters data related to the new application (e.g., name and social security number of an insured) into a database. At step S244, it is determined if the new application is one which can be imaged based on where the new application is being sent. If the application is one that can be imaged, the new application is sent to the image team 250. Otherwise, if the new application is not one that can be imaged, the new  
10 application is sent to the mail and copy room 200 for copying at step S246.

The process then proceeds to step S202, where a plurality of documents that make up the new application are copied and sent back to the branch team 240. The process then proceeds to step S248, where the branch team bundles the copies received from the mail and copy room 200. At step S249, the original and copies of the new application documents are  
15 returned to the sales teams 220.

The sales teams 220, at step S228, separate the originals of the new applications from the copies of the new applications and files the copies of the new applications. At step S229, the sales teams 220 send the originals of the new applications to the mail and copy room 200 for sorting and mailing. At step S204, the mail and copy room 200 sends the originals of the  
20 new applications to the insurance provider through an appropriate mail service.



If the new application is sent to the image team 250 at step S244, the image team 250 images the new application at step S252, and boxes the originals of the new application for storage at step S254.

For many entities, their current processes for handling and delivering documents have evolved and changed over time in response to their changing needs and objectives. Often, these processes are not well documented (e.g., the entities have not prepared process maps detailing their current processes). Documenting the entity's current document handling and delivery processes (for example, with process maps) can be an important tool, not only for determining the potential advantages of implementing the Imaging System, but also for gaining a better understanding of the entity's current document handling and delivery system. Accordingly, an aspect of the present invention is providing the entity with process maps that document the entity's existing document handling and delivery system.

Fig. 5B illustrates the process map for the steps used in processing new applications after the Imaging System has been implemented. A plurality of new insurance applications and other new mail is first received by the mail and copy room 200 and subsequently sent to the sort team 210. As step S212' indicates, the sort team 210 members are assigned by rotation in a manner similar to that explained above. At step S214', the new mail is sorted into individual team member bins in accordance with work assignments. At step S216', the sort team 210 notifies the sales teams 220 that the new mail is ready for pickup.

At step S222', the sales teams 220 segregate the new applications from other mail. At step S224', the sales teams 220 determine if any licensing documents are attached to any of

the new applications. If licensing documents are attached to a new application, the new application and attached documents are routed directly to the licensing team 230 at step S226'. Otherwise, if a new application does not have any licensing documents attached thereto, the new application is routed to the branch team 240 at step S227'.

5           At step S232', the licensing team 230 processes the licensing documents and returns the new application and the attached licensing documents to the sales teams 220, which then routes the new application to the branch team 240 at step S227'.

10           At step S242', the branch team enters data related to the new application (e.g., name and social security number of an insured) into a database. At step S244', the new application is sent to the image team 250. The image team 250 scans the new application and converts the paper-based new application into an electronic image of the new application at step S252', and boxes the original paper-based new applications for storage at step S254'.

15           The document formats 124 (Fig. 4) are preferably a list of the document types with which the Imaging System is designed to operate. The list of document types is preferably provided to the entity in table format, as shown in Figures 6A-6D, which are tables of document types involved in the processing of a new insurance application. The tables preferably include a first column 300 that lists the type of document, a second column 310 that defines the document type 310, a third column 320 that lists examples of information included in the document type, and a fourth column 340 that lists proposed file names for  
20 each imaged document type.

As shown in Figure 7, the control component 130 preferably comprises a plurality of contingency guidelines 132 and a reporting component 134. The contingency guidelines 132 are generally step-by-step instructions for handling various types of errors and situations that may be encountered during the regular course of business while using the Imaging System.

- 5 The reporting component 134 generally provides a plurality of reports on a plurality of performance factors relating to the Imaging System.

- As shown in Figure 8, the contingency guidelines 132 preferably comprise a plurality of error resolution guidelines 132A and a failure modes effects analysis (FMEA) 132B. The error resolution guidelines are preferably provided in table form, as shown in Figures 9A-9D,
- 10 which are tables of error resolution guidelines for an insurance broker or agent. The error resolution guidelines 132A provide solutions for handling each of the various possible errors that may occur in the usage of the Imaging System. The tables preferably include a first column 400 that lists possible errors, a second column 410 that lists the person or team responsible for identifying the error, a third column 420 that lists the person or team
- 15 responsible for resolving the error, a fourth column 430 that lists possible ways to resolve the error, a fifth column 440 that lists the type of communication to be used to report the error, a sixth column 450 that lists preferred timeframes for resolving the error, and a seventh column 460 that lists the person or team responsible for confirming that the error was corrected.

- As an illustrative example, if an image document is illegible, an item 1 in Fig. 9A may
- 20 be referred to for a recommendation of a resolution for such a problem. According to item 1, a Quality Assurance team can be tasked with resolving the problems of this type (as shown in

column 410). In such a situation, the insurance provider to whom the illegible imaged document was transmitted will notify the entity that an illegible imaged document situation has occurred (as indicated in column 430). According to the recommended resolution guidelines, following receipt of the notification, the entity should re-scan the entire original  
5 paper document, resulting in a new imaged document as indicated in column 430). The entity should then transmit the new imaged document to the insurance provider. Upon receipt of the transmitted new imaged document, the insurance provider should notify the entity of a legibility status of the new imaged document.

The FMEA 132B is preferably also in table form, as shown in Figures 10A-10F, which  
10 are tables listing a plurality of possible failure modes of the Imaging System, a plurality of possible causes for each possible failure mode and one or more recommended actions to take to resolve such failure modes. The tables preferably include a first column 600 that identifies the item or process step that could fail, a second column 605 that identifies the potential failure, a third column 610 that identifies the potential effect of the failure, a fourth column  
15 615 that holds a value that corresponds to the severity of the failure, a fifth column 620 that lists the possible causes of the failure, a sixth column 625 that holds a value that corresponds to the likelihood of the failure occurring, a seventh column 630 that lists current procedures (controls) that are in place to prevent the failure, an eighth column 635 that holds a value that corresponds to the detectability of the potential failure, a ninth column 640 that holds a value  
20 (called the Risk Priority Number or RPN) that is derived by multiplying the numbers in columns 615, 625 and 635, a tenth column 645 that lists recommended actions for correcting

the failure, and an eleventh column 650 for optionally listing a preferred amount of time for correcting the problem.

In the example illustrated in Figs. 10A-10I, the severity numbers in column 615 and the occurrence numbers in column 625 are higher as the potential severity and the likelihood  
5 of the failure occurring, respectively, goes up. The detection number in column 635 is higher as the difficulty of detecting the failure goes up. The RPN number is derived by multiplying the severity, occurrence, and detection numbers in columns 615, 625 and 635, respectively. The RPN number serves as an indicator of the seriousness of the potential failure.

The various documents, tables and/or databases that make up the planning component  
10 110, implementation component 120, and control component 130 may be provided to the entity in electronic form, e.g., as computer files, or may be delivered in hard copy form to the entity. If the components are provided in electronic form, they are preferably provided on a computer storage medium, preferably a portable computer storage medium, such as a CD ROM, a writable optical disk, a floppy disk, or the like.

15 Figure 11 is a flowchart illustrating a plurality of steps conducted in a preferred method for implementing the Imaging System, in accordance with the present invention. At step S700, the entity is provided with information about the Imaging System. As discussed above, the information is preferably in the form of FAQs about the Imaging System.

At step S710, information is obtained from the entity about the entity's existing  
20 document handling and delivery system. As discussed above, this information is preferably

obtained by providing the entity with a survey for the entity to complete and return to a provider of the survey.

At step S720, the entity is provided with the process maps, documents formats and contingency guidelines for the Imaging System, as explained above. At step S730, feedback  
5 is provided to the entity regarding the performance of the Imaging System in the form of immediate notification of certain types of errors, as discussed above. At step S740, performance reports are provided to the entity.

Figure 12 is a flowchart of a preferred method for implementing the performance report providing step (step S740) of Fig. 11. At step S742, the performance of the Imaging  
10 System is monitored by monitoring the errors that occur in the Imaging System. At step S744, performance reports are generated and sent to the entity based on the information gathered at step S742.

While this invention has been described in conjunction with the specific embodiments outlined above, it is evident that many alternatives, modifications and variations will be  
15 apparent to those skilled in the art. As discussed above, although the present invention has been described in the context of implementing an Imaging System for processing insurance applications and related documents, it is applicable to any type of document and can be used by any entity that would like to implement an image-based document handling and delivery system. Further, although specific examples of formats for the information provided to and  
20 obtained from the entity have been provided (e.g., formats for the survey, error resolution guidelines, FMEA, and FAQs), other formats can be used while still falling within the scope

[illegible]